

**United States Bankruptcy Court
District of South Carolina**

In re **Oscar Vazquez-Melendez
Irma Lydia Vazquez**

Debtor(s)

Case No. **17-05035**
Chapter **7**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Summary of Assets and Liabilities -to amend as follows

Schedule B -to disclose 401k account arising from male debtor's former employment, which debtor believed to be closed, but debtors discovered postpetition that it was not.

Schedule C -to amend exemption to 401k

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows:

Date: **December 15, 2017**

/s/ Caleb J. Farmer

Caleb J. Farmer 10818

Attorney for Debtor(s)

Farmer & Morris Law, PLLC

PO Box 632

Rutherfordton, NC 28139

(828) 286-3866 Fax:(828) 286-4820

cfarmer@farmerlegal.com

Fill in this information to identify your case:

Debtor 1 **Oscar Vazquez-Melendez**
First Name Middle Name Last Name

Debtor 2 **Irma Lydia Vazquez**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF SOUTH CAROLINA**

Case number **17-05035**
(if known)

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 461,700.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 194,235.69
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ 655,935.69

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 735,492.25
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 2,954.78
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 4,522,732.56
Your total liabilities	\$ 5,261,179.59

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 9,738.87
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 8,469.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to

Debtor 1 **Oscar Vazquez-Melendez**
 Debtor 2 **Irma Lydia Vazquez**

Case number (if known) **17-05035**

the court with your other schedules.

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 2,954.78
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 101,133.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 104,087.78

Fill in this information to identify your case and this filing:

Debtor 1 **Oscar Vazquez-Melendez**
First Name Middle Name Last Name

Debtor 2 **Irma Lydia Vazquez**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF SOUTH CAROLINA**

Case number **17-05035**

☒ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

105 Dewfield Lane

Street address, if available, or other description

Boiling Springs SC 29316-0000

City State ZIP Code

Spartanburg

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$184,900.00	\$184,900.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

JTWRS

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

Single-family home on 0.271 acres
Tax ID: 2-51-00-532.00
Value based on tax assessment

Debtor 1 **Oscar Vazquez-Melendez**
Debtor 2 **Irma Lydia Vazquez**

Case number (if known) **17-05035**

If you own or have more than one, list here:

1.2

518 Milestone Run

Street address, if available, or other description

Boiling Springs SC 29316-0000

City State ZIP Code

Spartanburg

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Single-family home on 0.19 acres

Tax ID: 2-52-00-001.39

Value: based on tax assessment

Male debtor jointly owns (50%) with debtors' son, Alexander Vazquez.

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$126,800.00

Current value of the portion you own?

\$126,800.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenant in Common

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.3

**359 Calle Flor de Sierra
Hacienda Real**

Street address, if available, or other description

Carolina PR 00987-0000

City State ZIP Code

Carolina

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Single-family home on approx. 0.25 acres

Value based on debtor's opinion of liquidation value, but debtors believe the property was damaged in the recent hurricanes. Debtors assume the mortgage lender has force-placed property insurance.

The primary mortgage is in foreclosure. Debtors understand foreclosure auction is scheduled for late October 2017.

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$150,000.00

Current value of the portion you own?

\$150,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Joint tenant

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$461,700.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Oscar Vazquez-Melendez**
Debtor 2 **Irma Lydia Vazquez**

Case number (if known) **17-05035**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
☒ Yes

3.1 Make: **Honda**
Model: **Pilot**
Year: **2017**
Approximate mileage: **3,000**
Other information:
Female debtor leases this vehicle

Who has an interest in the property? Check one
☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
Unknown	Unknown

3.2 Make: **Honda**
Model: **Odyssey**
Year: **2012**
Approximate mileage: **50,000**
Other information:
Condition: Average (recently wrecked and repairs Value based on average NADA Male debtor jointly owns (50%) with debtors' son.

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$11,500.00	\$5,750.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$5,750.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☒ Yes. Describe.....

Kitchenware, kitchen appliances, kitchen table, decorations, China hutch, sofa, lamps, pictures, sofa, chairs, coffee table, king size bedroom suit, Full size bedroom suit, twin size bedroom suit, washer, dryer, and lawn chairs

\$8,000.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
☒ Yes. Describe.....

(3) TV, (2) computers, printer, (2) mobile phones

\$500.00

Debtor 1 **Oscar Vazquez-Melendez**
Debtor 2 **Irma Lydia Vazquez**

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8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.....

Clothing, shoes and accessories

\$300.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☐ No
☒ Yes. Describe.....

Costume jewelry, wedding bands

\$300.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$9,100.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No
☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes.....

Institution name:

Debtor 1 **Oscar Vazquez-Melendez**
Debtor 2 **Irma Lydia Vazquez**

Case number (if known) **17-05035**

17.1. Money Market	Bank of America Acct. no: xx1728	\$401.43
17.2. Checking	Bank of America Acct. no: xx0156	\$3,574.88
17.3. Savings	Pentagon Federal Credit Union Acct. no: xx5014	\$1,952.00
17.4. Checking	Pentagon Federal Credit Union Acct. no: xx5022	\$1,992.00

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Male debtor's 35% ownership interest in Adler Group, Inc. Male debtor and two unrelated business partners purchased a private school in Puerto Rico in 2014. Attempted to develop and continue operating as a private, K-12 primary school. The male debtor is a passive investor and has no day-to-day involvement or control. In April 2017, the corporation filed a chapter 11 bankruptcy case due to declining revenue and pending litigation. Debtor understands that the real estate (the school campus) has suffered significant damage in recent hurricanes. Male debtor believes liabilities exceed assets. He is not aware what the ch. 11 plan of reorganization may involve. No plan has been filed in the case. Debtors have received no compensation or owner distributions from the corporation. Do not anticipate receiving any in the future

35 %

Unknown

**Male debtor's 50% membership interest in "OVM Solutions, LLC"
Business formed in 2003 to develop and provide education technology products and services. Has no operations since 2012. The debtors have not closed the LLC as it was named as a defendant in a civil lawsuit in 2015 that has not yet concluded
No assets. No liabilities other than the unliquidated civil claim against the LLC.**

50 %

\$0.00

Debtor 1 **Oscar Vazquez-Melendez**
Debtor 2 **Irma Lydia Vazquez**

Case number (if known) **17-05035**

Female debtor's 50% membership interest in "OVM Solutions, LLC"

Business formed in 2003 to develop and provide education technology products and services.

Has no operations since 2012. The debtors have not closed the LLC as it was named as a defendant in a civil lawsuit in 2015 that has not yet concluded

No assets. No liabilities other than the unliquidated civil claim against the LLC.

50 %

\$0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

Retirement pension

TIAA-CREF retirement pension account arising from debtor's employment with Limestone College "Limestone College Retirement Plan" Scheduled value is the ending balance on the June 30, 2017 statement Currently distributes to male debtor as monthly income of \$153.82

\$168,376.17

401k

account from debtor's prior employment with ITT Educational Services, Inc Account balance as of 9/3/2017

\$3,089.21

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

Debtor 1 **Oscar Vazquez-Melendez**
Debtor 2 **Irma Lydia Vazquez**

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27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No
☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Group term life insurance policy with Prudential for Veterans Group Life Insurance
No cash value

Irma Vazquez (debtor 2)

\$0.00

Whole life insurance policy with Liberty National
Insured: Debtor 2
No cash surrender value

Alexander Vazquez [son]; Jovan Vazquez [son]

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

Debtor 1 **Oscar Vazquez-Melendez**
Debtor 2 **Irma Lydia Vazquez**

Case number (if known) **17-05035**

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$179,385.69

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$461,700.00
56. Part 2: Total vehicles, line 5	\$5,750.00	
57. Part 3: Total personal and household items, line 15	\$9,100.00	
58. Part 4: Total financial assets, line 36	\$179,385.69	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$194,235.69	Copy personal property total \$194,235.69
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$655,935.69

Retirement Account Statement

OSCAR
VAZQUEZ MELENDEZ



ITT Educational Services, Inc.

Summary for July 1, 2017 - September 30, 2017

ITT Educational Services, Inc.

	401(k) Plan	Indianapolis	Ending Balance
Total			\$3,089.21
			\$3,089.21
Beginning Balance		\$3,026.70	
Money Out			
Withdrawals		\$0.00	
Credits/Fees		-\$11.20	
Gain/Loss		\$73.71	
Ending Balance		\$3,089.21	
Vested Balance		\$3,089.21	

Your Investment Allocations

Current Allocations

Your current account balance is invested in JPMorgan SmartRetirement Income R5.

Future Allocations

Your future contributions will be directed to JPMorgan SmartRetirement Income R5.

Your allocations reflect a well-diversified investment strategy.

Your Retirement Outlook® as of 09/15/17



A partly sunny forecast means your current strategy is likely to produce retirement income that meets 80% - 94.9% of your goal.

	Monthly	Yearly
Estimated Income, including estimated Social Security	\$1,216.67	\$14,600.00
Income Goal	\$1,308.33	\$15,700.00
Estimated Income Gap	-\$91.67	-\$1,100.00

Improve Your Retirement Outlook today!

IMPORTANT: The projections or other information generated by the engine regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.

Contact Us:
800-755-5801
esi401kplan.trsretire.com

See other pages for definitions and explanations.

Introducing Transamerica Voice Pass

Making a phone call might not seem innovative, but we're raising the bar on where innovation can live. Transamerica Voice Pass, our new voice-recognition system, can provide security and convenience without having to remember a password when you call our Customer Care team. Voice Pass will identify you based on a stored voiceprint, which is as unique as your fingerprint. There's a short set-up process to get started. Once set up, all you'll need to do when you call is repeat the phrase: "At Transamerica, my voice is my password" to access your account.

Have a will? Good start, but don't stop there.

It's important to name a beneficiary to ensure your retirement savings are passed on to the people you choose. Naming someone in a will is not enough; in fact, your retirement account beneficiary designation would override whoever's named in your will. Be sure to check your profile to review or update your beneficiary designation today.



Fill in this information to identify your case:

Debtor 1	Oscar Vazquez-Melendez		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF SOUTH CAROLINA		
Case number (if known)	17-05035		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Debtor 1 Exemptions			
105 Dewfield Lane Boiling Springs, SC 29316 Spartanburg County Single-family home on 0.271 acres Tax ID: 2-51-00-532.00 Value based on tax assessment Line from <i>Schedule A/B</i> : 1.1	\$184,900.00	<input checked="" type="checkbox"/> \$25,296.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(1)(a)
2012 Honda Odyssey 50,000 miles Condition: Average (recently wrecked and repairs Value based on average NADA Male debtor jointly owns (50%) with debtors' son. Line from <i>Schedule A/B</i> : 3.2	\$5,750.00	<input checked="" type="checkbox"/> \$2,626.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(2)
Kitchenware, kitchen appliances, kitchen table, decorations, China hutch, sofa, lamps, pictures, sofa, chairs, coffee table, king size bedroom suit, Full size bedroom suit, twin size bedroom suit, washer, dryer, and lawn chairs Line from <i>Schedule A/B</i> : 6.1	\$8,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
(3) TV, (2) computers, printer, (2) mobile phones Line from Schedule A/B: 7.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)
Clothing, shoes and accessories Line from Schedule A/B: 11.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)
Costume jewelry, wedding bands Line from Schedule A/B: 12.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(4)
Money Market: Bank of America Acct. no: xx1728 Line from Schedule A/B: 17.1	<u>\$401.43</u>	<input checked="" type="checkbox"/> \$168.56 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(7) - from unused (A)(1)
Checking: Bank of America Acct. no: xx0156 Line from Schedule A/B: 17.2	<u>\$3,574.88</u>	<input checked="" type="checkbox"/> \$1,787.44 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(7) - from unused (A)(1)
Savings: Pentagon Federal Credit Union Acct. no: xx5014 Line from Schedule A/B: 17.3	<u>\$1,952.00</u>	<input checked="" type="checkbox"/> \$1,952.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(7)
Checking: Pentagon Federal Credit Union Acct. no: xx5022 Line from Schedule A/B: 17.4	<u>\$1,992.00</u>	<input checked="" type="checkbox"/> \$1,992.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(7)
Retirement pension: TIAA-CREF retirement pension account arising from debtor's employment with Limestone College "Limestone College Retirement Plan" Scheduled value is the ending balance on the June 30, 2017 statement Currently distributes to male debto Line from Schedule A/B: 21.1	<u>\$168,376.17</u>	<input checked="" type="checkbox"/> \$168,376.17 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(11)(e)
401k: account from debtor's prior employment with ITT Educational Services, Inc Account balance as of 9/3/2017 Line from Schedule A/B: 21.2	<u>\$3,089.21</u>	<input checked="" type="checkbox"/> \$3,089.21 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(13)

3. **Are you claiming a homestead exemption of more than \$160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1
 First Name Middle Name Last Name
 Debtor 2
 (Spouse if, filing) **Irma Lydia Vazquez**
 First Name Middle Name Last Name
 United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA
 Case number **17-05035**
 (if known)

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Debtor 2 Exemptions			
105 Dewfield Lane Boiling Springs, SC 29316 Spartanburg County Single-family home on 0.271 acres Tax ID: 2-51-00-532.00 Value based on tax assessment Line from <i>Schedule A/B</i> : 1.1	\$184,900.00	<input checked="" type="checkbox"/> \$25,296.83 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(1)(a)
Kitchenware, kitchen appliances, kitchen table, decorations, China hutch, sofa, lamps, pictures, sofa, chairs, coffee table, king size bedroom suit, Full size bedroom suit, twin size bedroom suit, washer, dryer, and lawn chairs Line from <i>Schedule A/B</i> : 6.1	\$8,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)
(3) TV, (2) computers, printer, (2) mobile phones Line from <i>Schedule A/B</i> : 7.1	\$500.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Clothing, shoes and accessories Line from Schedule A/B: 11.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(3)
Costume jewelry, wedding bands Line from Schedule A/B: 12.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(4)
Money Market: Bank of America Acct. no: xx1728 Line from Schedule A/B: 17.1	<u>\$401.43</u>	<input checked="" type="checkbox"/> <u>\$200.72</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(7) - from unused (A)(1)
Checking: Bank of America Acct. no: xx0156 Line from Schedule A/B: 17.2	<u>\$3,574.88</u>	<input checked="" type="checkbox"/> <u>\$1,787.44</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	S.C. Code Ann. § 15-41-30(A)(7) - from unused (A)(1)

3. **Are you claiming a homestead exemption of more than \$160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1 Oscar Vazquez-Melendez
First Name Middle Name Last Name

Debtor 2 Irma Lydia Vazquez
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number 17-05035
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Oscar Vazquez-Melendez
Oscar Vazquez-Melendez
Signature of Debtor 1

Date December 7, 2017

X /s/ Irma Lydia Vazquez
Irma Lydia Vazquez
Signature of Debtor 2

Date December 7, 2017